What is claimed is:

1.   A method comprising:

displaying a first outbound message template on a display screen, wherein the first outbound message template represents a first outbound message, wherein the first outbound message represents a request for financial service organization data to be used in a financial service organization computer system for processing a financial service organization transaction between a financial service organization and a financial service organization customer, wherein the first outbound message is configured for transmission between the financial service organization computer system and an external computer system that stores the financial service organization data, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of outbound data elements on the display screen, wherein each outbound data element represents data necessary to access the financial service organization data from the external computer system;

selecting a first outbound data element from the displayed list of outbound data elements;

adding the selected first outbound data element to the first outbound message template;

storing the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template.

2.   The method of claim 1, wherein adding comprises dragging and dropping the selected first outbound data element.

3.   The method of claim 2, further comprising:

displaying a first inbound message template on the display screen, wherein

the first inbound message template represents a first inbound

message wherein the first inbound message contains financial

service organization data to be used in the financial service

organization computer system for processing the financial service

organization transaction between the financial service organization

and the financial service organization customer, wherein the first

inbound message is configured for transmission between the

external computer system that stores the financial service

organization data and the financial service organization computer

system, and wherein the external computer system is in data

communication with the financial service organization computer

system;

displaying a list of inbound data elements on the display screen,

wherein each inbound data element represents financial service

organization data retrieved from the external computer system

based on the data sent to the external computer system;

selecting a first inbound data element from the displayed list of inbound

data elements;

adding the selected first inbound data element to the first inbound message

template;

storing the first inbound message template in the database after the

selected first inbound data element is added to the first inbound

message template.

4.   The method of claim 3, wherein adding comprises dragging and dropping
the selected first inbound data element.

5.   The method of claim 4, further comprising:

displaying an outbound message layout template on the display

screen, wherein the outbound message layout template

represents a graphical presentation of the outbound message;

displaying the list of outbound data elements on the display screen;

selecting the first outbound data element from the displayed list of

outbound data elements;

adding the selected first outbound data element to the outbound message

layout template;

storing the outbound message layout template in the database after

the selected first outbound data element is added to the outbound

message layout template.

6.   The method of claim 5, further comprising:

displaying an inbound message layout template on the display

screen, wherein the inbound message layout template

represents a graphical presentation of the inbound message;

displaying the list of inbound data elements on the display screen;

selecting the first inbound data element from the displayed list of inbound

data elements;

adding the selected first inbound data element to the inbound message

layout template;

storing the inbound message layout template in the database after the

selected first inbound data element is added to the inbound

message layout template.

7.   The method of claim 6, further comprising:

displaying a strategy design template on the display screen, wherein the

strategy design template represents a process for processing the

financial service organization transaction between the financial

service organization and the financial service organization

customer, the process comprising a plurality of tasks, wherein the

tasks are executed in a sequential order;

displaying a plurality of tasks on the display screen;

selecting a first of the plurality of displayed tasks;

5   adding the selected first task to the process;

storing the strategy design template in the database after the selected first

task is added to the strategy design template.

8.   The method of claim 7 wherein adding the selected first task to the process

10   further comprises:

inserting the selected first task either before or after an existing

ordered task of the plurality of ordered tasks;

displaying a plurality of pairs of outbound and inbound template message

identifiers on the display screen, wherein the plurality of pairs of

15   outbound and inbound template message identifiers comprise a

first pair of outbound and inbound template message identifiers

wherein the first pair of outbound and inbound template message

identifiers represent the first outbound message request and the

first inbound message receipt;

20   selecting the first pair of outbound and inbound template message

identifiers;

adding the selected first pair of outbound and inbound template message

identifiers to the selected first task;

storing the selected first task in the database after the first pair of outbound

25   and inbound template message identifiers is added to the selected

first task.

9.   The method of claim 8, further comprising:

displaying a first channel template on a display screen, wherein the first

30   channel template represents a first channel wherein the first

channel represents a means for transmitting data to and from the

external computer system wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

specifying a first translator on the first channel template wherein the first translator when contained in the first channel is configured to convert the first outbound message template to a format recognizable to the external computer system and to convert the first inbound message template to a format recognizable to the financial service organization computer system;

specifying a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue;

storing the first channel template in the database after the first translator and the first queue handler are specified on the first channel template.

10. The method of claim 9, further comprising:

displaying a plurality of channels on the display screen;

selecting the first channel of the plurality of channels;

adding the selected first channel to the selected first task;

storing the selected first task in the database after the first channel is added to the selected first task.

11. The method of claim 10, wherein the financial service organization transaction further comprises an application for a financial service organization product or service.

12.   The method of claim 1, wherein the financial service organization transaction further comprises one or more actions to be taken by the financial service organization in response to a customer's delinquency status relating to an existing financial service organization product or service.

13.   A system comprising:

a network;

a CPU coupled to the network;

a system memory coupled to the CPU, wherein the system memory stores one or more computer programs executable by the CPU;

wherein the computer programs are executable to:

display a first outbound message template on a display screen, wherein the first outbound message template represents a first outbound message, wherein the first outbound message represents a request for financial service organization data to be used in a financial service organization computer system for processing a financial service organization transaction between a financial service organization and a financial service organization customer, wherein the first outbound message is configured for transmission between the financial service organization computer system and an external computer system that stores the financial service organization data, and wherein the external computer system is in data communication with the financial service organization computer system;

display a list of outbound data elements on the display screen, wherein each outbound data element represents data necessary to access the financial service organization data from the external computer system;

select a first outbound data element from the displayed list of outbound data elements;

add the selected first outbound data element to the first outbound

message template;

store the first outbound message template in a database after the selected

first outbound data element is added to the first outbound message

template.

14. The system of claim 13, wherein the computer programs are further executable to:

display a first inbound message template on the display screen, wherein

the first inbound message template represents a first inbound

message wherein the first inbound message represents a receipt of

financial service organization data to be used in the financial

service organization computer system for processing the financial

service organization transaction between the financial service

organization and the financial service organization customer,

wherein the first inbound message is configured for transmission

between the external computer system that stores the financial

service organization data and the financial service organization

computer system, and wherein the external computer system is in

data communication with the financial service organization

computer system;

display a list of inbound data elements on the display screen,

wherein each inbound data element represents financial service

organization data retrieved from the external computer system

based on the data sent to the external computer system;

select a first inbound data element from the displayed list of inbound

data elements;

add the selected first inbound data element to the first inbound message

template;

store the first inbound message template in the database after the

selected first inbound data element is added to the first inbound

message template.

15.   The system of claim 14, wherein the computer programs are further executable to:

    display an outbound message layout template on the display

5   screen, wherein the outbound message layout template

          represents a graphical presentation of the outbound message;

    display the list of outbound data elements on the display screen;

    select the first outbound data element from the displayed list of

          outbound data elements;

10   add the selected first outbound data element to the outbound message

          layout template;

    store the outbound message layout template in the database after

          the selected first outbound data element is added to the outbound

          message layout template.

15   16.   The system of claim 15, wherein the computer programs are further executable to:

    display an inbound message layout template on the display

          screen, wherein the inbound message layout template

20   represents a graphical presentation of the inbound message;

    display the list of inbound data elements on the display screen;

    select the first inbound data element from the displayed list of inbound

          data elements;

    add the selected first inbound data element to the inbound message

25   layout template;

    store the inbound message layout template in the database after the

          selected first inbound data element is added to the inbound

          message layout template.

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17.   The system of claim 16, wherein the computer programs are further executable to:

display a strategy design template on the display screen, wherein the

strategy design template represents a process for processing the

financial service organization transaction between the financial

service organization and the financial service organization

customer, the process comprising a plurality of tasks, wherein the

tasks are executed in a sequential order;

display a plurality of tasks on the display screen;

select a first of the plurality of displayed tasks;

add the selected first task to the process;

store the strategy design template in the database after the selected first

task is added to the strategy design template.

18.   The system of claim 17, wherein in adding the selected first task to the process, the computer programs are further executable to:

insert the selected first task either before or after an existing

ordered task of the plurality of ordered tasks;

display a plurality of pairs of outbound and inbound template message

identifiers on the display screen, wherein the plurality of pairs of

outbound and inbound template message identifiers comprise a

first pair of outbound and inbound template message identifiers

wherein the first pair of outbound and inbound template message

identifiers represent the first outbound message request and the

first inbound message receipt;

select the first pair of outbound and inbound template message

identifiers;

add the selected first pair of outbound and inbound template message

identifiers to the selected first task;

store the selected first task in the database after the first pair of outbound

and inbound template message identifiers is added to the selected

first task.

19. The system of claim 18, wherein the computer programs are further executable to:

5   display a first channel template on a display screen, wherein the first channel template represents a first channel wherein the first channel represents a means for transmitting data to and from the external computer system wherein the first channel is configured for transmitting data between the financial service organization

10   computer system and the external computer system that stores the financial service organization data;

specify a first translator on the first channel template wherein the first translator when contained in the first channel is configured to convert the first outbound message template to a format

15   recognizable to the external computer system and to convert the first inbound message template to a format recognizable to the financial service organization computer system;

specify a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is

20   configured to move translated messages between a financial service organization computer system queue and an external computer system queue;

store the first channel template in the database after the first translator and the first queue handler are specified on the first channel

25   template.

20. The system of claim 19, wherein the computer programs are further executable to:

display a plurality of channels on the display screen;

30   select the first channel of the plurality of channels;

add the selected first channel to the selected first task;

store the selected first task in the database after the first channel is added to the selected first task.

21.   A carrier medium which stores program instructions, wherein the program instructions are executable to implement:

displaying a first outbound message template on a display screen, wherein the first outbound message template represents a first outbound message wherein the first outbound message represents a request for financial service organization data to be used in a financial service organization computer system for processing a financial service organization transaction between a financial service organization and a financial service organization customer, wherein the first outbound message is configured for transmission between the financial service organization computer system and an external computer system that stores the financial service organization data, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of outbound data elements on the display screen, wherein each outbound data element represents data necessary to access the financial service organization data from the external computer system;

selecting a first outbound data element from the displayed list of outbound data elements;

adding the selected first outbound data element to the first outbound message template;

storing the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template.

22.   The carrier medium of claim 21, wherein the program instructions are further executable to implement:

    displaying a first inbound message template on the display screen, wherein the first inbound message template represents a first inbound message wherein the first inbound message represents a receipt of financial service organization data to be used in the financial service organization computer system for processing the financial service organization transaction between the financial service organization and the financial service organization customer, wherein the first inbound message is configured for transmission between the external computer system that stores the financial service organization data and the financial service organization computer system, and wherein the external computer system is in data communication with the financial service organization computer system;

    displaying a list of inbound data elements on the display screen,

        wherein each inbound data element represents financial service organization data retrieved from the external computer system based on the data sent to the external computer system;

    selecting a first inbound data element from the displayed list of inbound data elements;

    adding the selected first inbound data element to the first inbound message template;

    storing the first inbound message template in the database after the selected first inbound data element is added to the first inbound message template.

23.   The carrier medium of claim 22, wherein the program instructions are further executable to implement:

    displaying an outbound message layout template on the display screen, wherein the outbound message layout template

represents a graphical presentation of the outbound message;

displaying the list of outbound data elements on the display screen;

selecting the first outbound data element from the displayed list of outbound data elements;

adding the selected first outbound data element to the outbound message layout template;

storing the outbound message layout template in the database after the selected first outbound data element is added to the outbound message layout template.

24.   The carrier medium of claim 23, wherein the program instructions are further executable to implement:

displaying an inbound message layout template on the display screen, wherein the inbound message layout template represents a graphical presentation of the inbound message;

displaying the list of inbound data elements on the display screen;

selecting the first inbound data element from the displayed list of inbound data elements;

adding the selected first inbound data element to the inbound message layout template;

storing the inbound message layout template in the database after the selected first inbound data element is added to the inbound message layout template.

25.   The carrier medium of claim 24, wherein the program instructions are further executable to implement:

displaying a strategy design template on the display screen, wherein the strategy design template represents a process for processing the financial service organization transaction between the financial service organization and the financial service organization

customer, the process comprising a plurality of tasks, wherein the

tasks are executed in a sequential order;

displaying a plurality of tasks on the display screen;

selecting a first of the plurality of displayed tasks;

adding the selected first task to the process;

storing the strategy design template in the database after the selected first

task is added to the strategy design template.

26.   The carrier medium of claim 25, wherein in adding the selected first task

to the process, the program instructions are further executable to implement:

inserting the selected first task either before or after an existing

ordered task of the plurality of ordered tasks;

displaying a plurality of pairs of outbound and inbound template message

identifiers on the display screen, wherein the plurality of pairs of

outbound and inbound template message identifiers comprise a

first pair of outbound and inbound template message identifiers

wherein the first pair of outbound and inbound template message

identifiers represent the first outbound message request and the

first inbound message receipt;

selecting the first pair of outbound and inbound template message

identifiers;

adding the selected first pair of outbound and inbound template message

identifiers to the selected first task;

storing the selected first task in the database after the first pair of outbound

and inbound template message identifiers is added to the selected

first task.

27.   The carrier medium of claim 26, wherein the program instructions are

further executable to implement:

displaying a first channel template on a display screen, wherein the first

channel template represents a first channel wherein the first

channel represents a means for transmitting data to and from the external computer system wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

specifying a first translator on the first channel template wherein the first translator when contained in the first channel is configured to convert the first outbound message template to a format recognizable to the external computer system and to convert the first inbound message template to a format recognizable to the financial service organization computer system;

specifying a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue;

storing the first channel template in the database after the first translator and the first queue handler are specified on the first channel template.

28.   The carrier medium of claim 27, wherein the program instructions are further executable to implement:

displaying a plurality of channels on the display screen;

selecting the first channel of the plurality of channels;

adding the selected first channel to the selected first task;

storing the selected first task in the database after the first channel is added to the selected first task.